

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1(b)	
Jenkins & Clayman Stephanie F. Ritigstein 412 White Horse Pike Audubon, NJ 08106 (856) 546-9696 Attorney for Debtor	
In Re:	
Arkeith J. Smith, Sr. Cyntrina S. Hall-Smith debtors	

Case No.: 19-21795

Judge: Michael B. Kaplan

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☒ Motion for Relief from the Automatic Stay filed by United Auto Credit Corporation, creditor.

A hearing has been scheduled for January 8, 2020, at 9:00 a.m..

- ☐ Motion to Dismiss filed by the Standing Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

- ☐ Certification of Default filed by _____.

I am requesting a hearing be scheduled in this matter.

2. I am objecting to the above for the following reasons (**choose one**):

- ☐ Payments have been made in the amount of \$_____, but have not been accounted for. Documentation in support of attached hereto.

☒ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

This creditor holds a loan on my 2014 Chrysler 300. Pursuant to my proposed Chapter 13 plan, I am going to be paying this creditor through the plan, in full, at a reduced amount as a “cramdown.” My plan does not propose post-petition payments outside of the plan due to this fact. Therefore, the Motion should be withdrawn or otherwise denied.

☐ Other (**explain your answer**):

3. I certify under penalty of perjury that the above is true.

Date: December 30, 2019

/s/ Arkeith J. Smith, Sr.
Debtor's Signature

Date: December 30, 2019

/s/ Cyntrina S. Hall-Smith
Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.